



# YEAR IN REVIEW

2021



# DCI

Missouri Department of Commerce & Insurance

## OVERVIEW

We protect Missouri consumers through our oversight of the insurance industry, banks, credit unions, professional licensees and utilities operating in the state. We educate and advocate for Missourians as well as regulate fairly and impartially the industries and professionals under our purview.

### INSURANCE CONSUMER AFFAIRS DIVISION (CA)

- Acts as a liaison between consumers and the insurance industry by receiving complaints against insurance companies, insurance producers (agents), and other licensees.
- Investigates complaints to ensure consumers are being treated fairly under the law.
- Conducts education and outreach to Missourians about insurance topics.

### INSURANCE MARKET REGULATION DIVISION (MR)

- Reviews insurance policy forms and materials to ensure compliance with Missouri laws and regulations.
- Conducts market analysis and market conduct examinations, and investigations of insurance companies to protect policyholders and ensure laws are followed.
- Monitors Missouri's insurance market through the collection and compilation of industry financial and claim data.

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On August 28, 2019, the newly created Missouri Department of Commerce & Insurance (DCI) was reorganized to include a total of nine divisions and the Director's Office. DCI was formerly the Missouri Department of Insurance, Financial Institutions and Professional Registration (DIFP).

## **INSURANCE COMPANY REGULATION DIVISION (CR)**

- Monitors and analyzes the financial solvency of insurance companies licensed in Missouri to ensure consumer claims can be paid.
- Licenses and regulates captive insurance companies, authorized reinsurance companies, and other insurance-related entities.
- Reviews all premium tax, surplus lines tax, and captive premium tax filings.

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## **ADMINISTRATION DIVISION (ADMIN)**

- Provides general operational support within DCI including preparation of DCI's annual budget, fiscal management of state insurance funds and federal grants, oversight of human resources, and information technology coordination.
- Licenses insurance producers (agents and agencies) operating within Missouri as well as licenses and registers various other insurance-related entities.
- Oversees the MO SHIP program, which provides free benefit counseling for Missouri Medicare recipients and their caregivers.

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## **DIVISION OF CREDIT UNIONS (CU)**

- Examines and oversees Missouri's 89 state-chartered credit unions.
- Responds to consumer complaints concerning credit union services or operations.

## **DIVISION OF FINANCE (DOF)**

- Charters and examines Missouri's 202 state-chartered banks, non-deposit trust companies and savings and loan associations to safeguard the deposit and trust assets of account holders and ensure that trust in Missouri's financial system is maintained.
- Licenses and examines consumer credit companies, credit services organizations, money order companies, mortgage broker companies, and mortgage loan originators to verify that consumers receive the protections afforded by law.

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## **PUBLIC SERVICE COMMISSION (PSC)**

- Independently governed commission that regulates investor-owned electric, natural gas, steam, water and sewer utilities in Missouri.

## **OFFICE OF THE PUBLIC COUNSEL (OPC)**

- Represents the public and the interests of utility customers in proceedings before the Missouri Public Service Commission.
- Provides guidance to landowners facing the condemnation of their property through the use of eminent domain.



**DCI**



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**2021**



# 2021 LEADERSHIP TEAM



**Chlora Lindley-Myers**  
Department Director



**Christie Kincannon**  
Deputy Director &  
General Counsel



**Grady Martin**  
Division Director  
Administration



**Ken Bonnot**  
Division Director  
Credit Unions



**Robert Barrett**  
Commissioner



**John Rehagen**  
Division Director  
Insurance  
Company Regulation



**Carrie Couch**  
Division Director  
Insurance  
Consumer Affairs



**Jo LeDuc**  
Division Director  
Insurance  
Market Regulation



**Marc Poston**  
Division Director  
Office of the Public Counsel



**Sheila Solon**  
Division Director  
Professional Registration



**Loyd Wilson**  
Director of Administration  
Public Service Commission



**Rich Lamb**  
DCI Legislative Director



**Kristen Paulsmeyer**  
Chief Counsel  
DCI Legal Section



**Lori Croy**  
DCI Communications  
Director

When 2021 began, many of the DCI team members were still working remotely and awaiting the delivery of COVID-19 vaccinations that would provide protection and a return to a more regular work routine. By May, DCI had returned to the office, meeting every challenge with their usual professionalism. During the pandemic and the subsequent return to the office, the Department never wavered in its service to the people of our state or its oversight of the industries and professionals we regulate.

2021 marked Missouri's 200th birthday as a state, and DCI participated in several celebratory events.

In January 2021, DCI welcomed two new division directors: Jo LeDuc, Division Director of Insurance Market Regulation, and Sheila Solon, Division Director of Professional Registration.

### **DCI has accomplished a great deal in 2021. Here are a few highlights:**

- The Insurance Company Regulation Division was able to continue meeting its accreditation goals despite pandemic interruptions and staffing challenges.
- Through improved efficiencies and processes, the Insurance Product Filing team increased their filing reviews in 2021 compared to the same period in 2020.



**DCI launched an online roof coverage shopping tool to assist Missouri consumers in finding the right coverage for their homes.**

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- In partnership with Pearson Vue, DCI began offering online proctored insurance producer examinations in 2020. By the end of 2021, over 5,000 applicants have used the online, in-home, or in-office testing program for their Missouri insurance producer license examination.
- In February, much of the Midwest, including Missouri, experienced unseasonably cold temperatures, which resulted in rolling blackouts in parts of our state. In addition, there were extreme natural gas prices that impacted Missouri. The Public Service Commission worked on behalf of Missouri consumers, closely monitoring events and providing necessary information. The PSC opened a case to investigate this event, and the data collected will be vital as they evaluate response measures and work to improve, lessening the impact on consumers in the future.
- Missouri consumers received nearly an additional \$25 million from their insurance companies in 2021 because of the services provided by DCI's Insurance Consumer Affairs and Insurance Market Regulation Divisions.

The Insurance Consumer Affairs Division responded to multiple severe weather events by participating in Multi-Agency Resource Centers (MARC)s. Their services and skills assist consumers with insurance questions after tornadoes, floods, and other emergencies.



**Post Disaster:  
6 Steps to  
Take After a  
Natural Disaster**



[Click to view in browser](#)



Another provision signed into law of interest to insurance producers relates to continuing education alternatives. Missouri law requires a minimum of 16 hours of continuing education to be undertaken every two years for insurance producers.

A provision under the new law, found in Senate Bill 6, House Bill 273, and House Bill 604, allows insurance producers' membership in a local, regional, state, or national insurance association to be approved for up to four hours of continuing education hours.



The Missouri State Board of Nursing awarded nursing education program grants to three Missouri universities totaling \$418,864. Since establishing the Nursing Education Incentive Program (NEIP), the board has awarded over \$7 million in grants to help increase the physical and educational capacity of professional nursing programs in Missouri, a much-needed step to address the nursing shortage.

## EARTHQUAKE:

The Missouri Department of Commerce and Insurance has collected data regarding residential earthquake coverage since the early 1990s. The Earthquake Insurance Market Report released in July 2021 showed that earthquake coverage in the state's highest-risk areas of the New Madrid fault area had hit historic lows. In the six-county New Madrid region of the state, the percentage of residences with earthquake coverage has declined by an astonishing 47 percentage points between 2000 and 2020, from 60.2 to 12.7 percent.

One of the factors of this continuing fall is the sharp escalation in the region's earthquake insurance cost. In the last ten years, costs have increased by 102 percent in the New Madrid counties. Since 2000, costs have increased by 760 percent.

DCI has been actively working to bring awareness to the issue through education campaigns focused on consumers in the New Madrid fault area. In partnership with other state and federal agencies and insurance industry members, the Department worked to plan an inaugural Central U.S. Quake Strategy Summit, scheduled to take place in the spring of 2022.

For more information, visit our site

[centralusquake.org](http://centralusquake.org)



- Several new bills, signed into law by Governor Mike Parson, revised provisions for producer license renewals and provided opportunities toward continuing education credits for insurance professionals.

## Rx Cares for MISSOURI

combat the opioid epidemic by providing safe options for patient disposal of unused or unwanted medication. In FY 2021, the program's participants destroyed approximately 5,443 pounds of medication, representing a 550 percent increase from the previous year.

The Missouri Board of Pharmacy continued seeking proposals for the RX Cares for Missouri Program launched in 2018. Since its inception, the RX Cares for Missouri Program has played a critical role in helping

- Senate Bill 6 included a provision to change producer license renewal timeframes. In the past, Missouri insurance producers renewed their licenses every two years on the anniversary date of issuance. This new provision changes the expiration to the birth date of the licensee.



**Missouri CLAIM assisted Missourians eligible for Medicare during the annual open enrollment Oct.15-Dec. 7. During this open enrollment period, CLAIM volunteers provided**

**consumers with free and unbiased assistance in choosing their Medicare Part D drug coverage or Medicare Advantage plans.**



### NAIC

In December 2021, Missouri Department of Commerce and Insurance Director Chlora Lindley-Myers was voted President-Elect of the National Association of Insurance Commissioners (NAIC) at its Fall 2021 National Meeting.



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Division Director

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[dci.mo.gov](http://dci.mo.gov)

### Insurance Producer Questions?

573-751-3518  
[licensing@insurance.mo.gov](mailto:licensing@insurance.mo.gov)  
[insurance.mo.gov](http://insurance.mo.gov)

### CLAIM

1-800-390-3330  
[missouryclaim.org](http://missouryclaim.org)

## Division Structure

### Accounting and Fiscal Management Section

The section is responsible for the fiscal management of state insurance funds and federal grants, including accounts payable, accounts receivable, as well as overseeing insurance contracts, procurement, inventory, and leases.

### Budget Section

The section is responsible for the development and coordination of the department's annual operating budget, legislative fiscal notes, and responses to initiative petitions. DCI's fiscal year 2020 operating budget was \$64.84 million with 776 full-time employees. The department is primarily funded through fees from the licensees and industries regulated by the department.

### General Services Unit

This unit is also responsible for mailroom, facility and fleet management, and record retention/archiving.

### Human Resources Section

This section administers employee pay and benefits, develops and implements employee policies and procedures, and recruits and trains employees.

### Grant Management

This division also oversees the department's CLAIM Program. CLAIM provides free counseling for Missouri consumers with Medicare and their caregivers. CLAIM is funded by DCI and the Administration for Community Living. Consumers can contact CLAIM by phone at **1-800-390-3330** or online at [missouryclaim.org](http://missouryclaim.org).

### Regulatory Services Section

This section is responsible for the licensure and registration of various insurance entities doing business in Missouri. This includes motor vehicle extended service contract producers and providers, service contract providers, vehicle protection product warrantors, life care providers, purchasing groups, advisory organizations, rating organizations, utilization review agents, and pharmacy benefits managers.

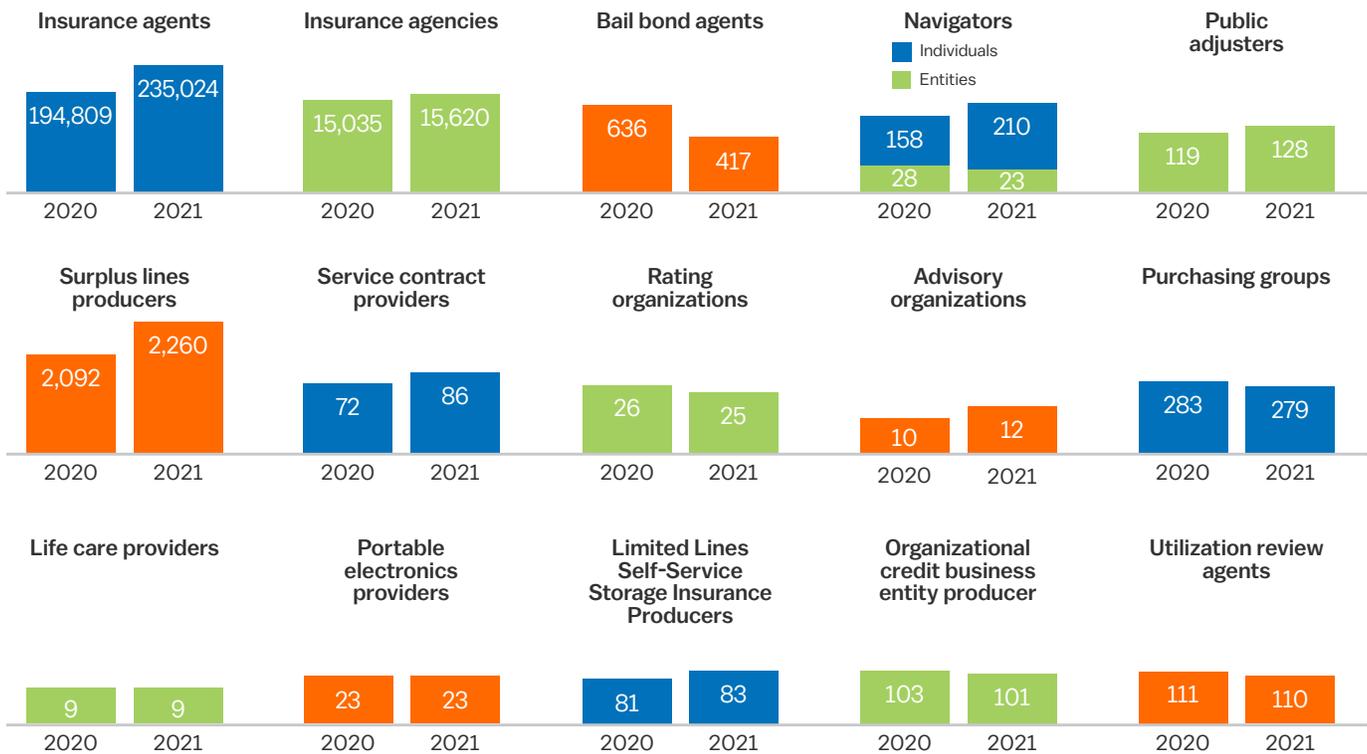
This section also issues and renews licenses of all insurance producers (agents) doing business in the state as well public adjusters, bail bond agents, surety recovery agents, surplus lines brokers, motor vehicle extended service contract providers and producers, portable electronics insurance providers, and navigators.



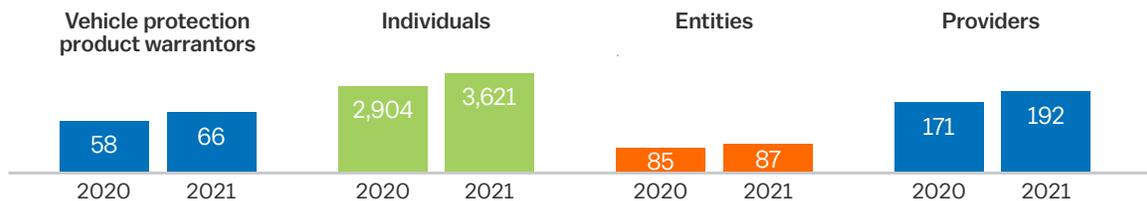
## NUMBER OF LICENSEES



## LICENSEES BY TYPE (SNAPSHOT OF REGULATORY RESPONSIBILITIES)



## MOTOR VEHICLE EXTENDED SERVICE CONTRACT





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The Division of Credit Unions is the regulatory agency responsible for the examination, supervision, chartering, merger and liquidation of all state-chartered credit unions. The division also responds to consumer requests or complaints in regard to credit union services or operations. The entire cost of the agency is reimbursed to the state through fees and assessments paid by the credit unions.

The division is an accredited agency through the National Association of State Credit Union Supervisors (NASCUS). All deposits are insured up to \$250,000 by the National Credit Union Share Insurance Fund, operated by the National Credit Union Administration, an agency of the federal government.

## Division Structure

### Protecting Missouri depositors

This division regulates and examines state-chartered credit unions for solvency to protect depositors. The division also responds to consumer inquiries and complaints about credit unions.

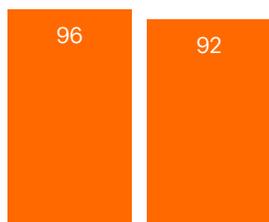
Credit unions can choose to be state or federally chartered. Federally chartered credit unions are regulated by the National Credit Union Administration. Customer deposits are insured by the National Credit Union Share Insurance Fund, similar to the FDIC.

The division proactively performs off-site monitoring on an ongoing basis to help identify increasing risk. Credit unions facing financial, operational or compliance problems receive increased attention, which may come in the form of enforcement actions.



## STATE-CHARTERED CREDIT UNIONS

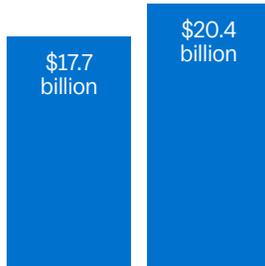
Credit unions



2020

2021

Assets



2020

2021

Deposits



2020

2021

### PROBLEM CREDIT UNIONS



2020

2021

### CONSUMER COMPLAINTS



2020

2021

### PERCENTAGE OF EXAMINATIONS PROCESSED WITHIN 60 DAYS



2020

2021

### DELINQUENT LOAN PERCENTAGE



2020

2021

### NET WORTH PERCENTAGE AVERAGE

State-Chartered Credit Unions



2020

2021



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Commissioner

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finance.mo.gov



finance@dof.mo.gov

The Missouri Division of Finance regulates state-chartered banks, trust companies, consumer credit facilities, non-bank mortgage companies and loan originators. Primary objectives include ensuring the safety and soundness of those institutions and the monitoring of compliance with laws and regulations, thereby safeguarding the funds of depositors and maintaining public confidence in Missouri's financial system.

## Division Structure

### Banks and Trust Section

This section regulates and examines state-chartered banks and trust companies for solvency to protect depositors. Examinations determine the financial condition, operating risks, and adherence to state and federal banking laws and regulations for each institution.

Banks can choose either a federal or a state charter. Over 95 percent of banks in Missouri are state chartered. Customer deposits are insured by the Federal Deposit Insurance Corp. (FDIC). The section also regulates three state-chartered savings and loan associations. Federally chartered banks and Savings Institutions are regulated by the Office of the Comptroller of the Currency.

### Consumer Credit Section

This section enforces state and federal laws governing consumer transactions, including Truth-in-Lending and anti-discrimination laws. It also handles consumer complaints and inquiries.

Companies licensed and examined by this section include payday lenders, title lenders, consumer installment lenders, small loan companies, debt adjusters and companies that issue money orders, traveler's checks or transmit funds electronically.

### Mortgage Licensing Section

This section regulates non-bank mortgage companies and mortgage loan originators through licensing and on-site exams. Mortgage companies include brokers, lenders, and servicers and a mortgage loan originator is an individual employed by a mortgage company who offers and negotiates mortgage loans on behalf of their employing company. Bank and credit union employees are exempt from licensing. The section investigates license applicants for criminal history, general fitness, experience and financial responsibility (including credit history). Examinations of licensed companies are conducted to determine their adherence with a multitude of state and federal compliance laws.



### STATE-CHARTERED BANKS - ASSETS IN BILLIONS

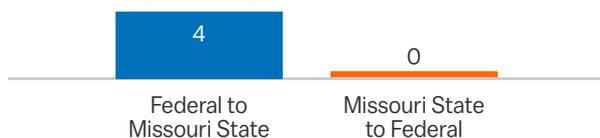


### STATE-CHARTERED BANKS - DEPOSITS IN BILLIONS

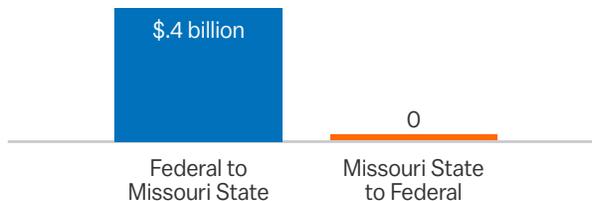


### BANK CHARTER CONVERSIONS

Last 5 Years by Charter



Last 5 Years by Assets



### TOP 3 CONSUMER COMPLAINTS

- 1 STATE BANKS**
- 2 FINANCE COMPANIES**
- 3 MORTGAGE BROKERS**



# INSURANCE

## COMPANY REGULATION



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[insurance.mo.gov](http://insurance.mo.gov)

## Division Structure

### Admissions and Insurance Regulatory Section

This section issues licenses, called certificates of authority, to insurance companies doing business in Missouri. A license is issued if after a review of a company's application it is determined that they meet the financial and operational experience requirements for the type of business they intend to write. This section also enforces laws governing licensing and registration of nearly 1,000 regulated entities. This includes the registration and ongoing monitoring of surplus lines insurers and risk retention groups as well as non-insurance companies that provide insurance related products or services. Examples are third party administrators, managing general agents, discount medical plans and reinsurance intermediaries.

### Captive Section

This section licenses and regulates captive insurers that operate in Missouri. Captives are a formalized form of self-insurance that provides risk management benefits for their owner, who is also the insured. Besides the benefits provided to their owners, captives pay captive premium tax to the state.

### Financial Analysis Section

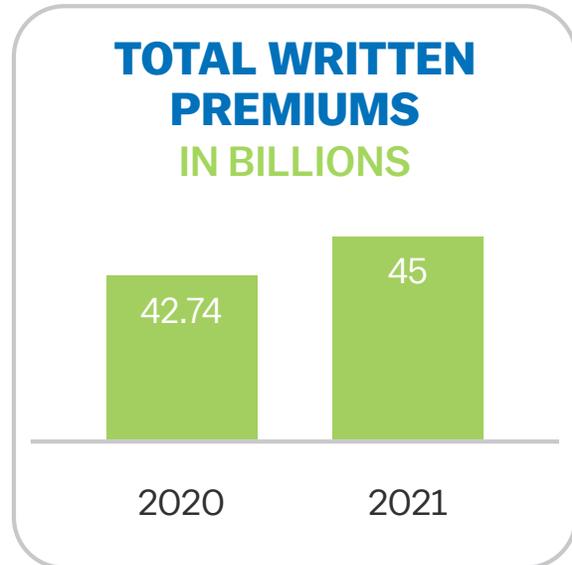
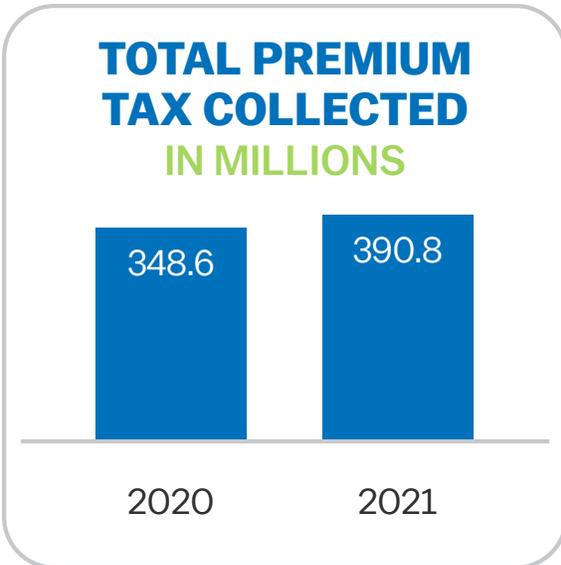
This section provides ongoing monitoring of the solvency and legal compliance of all insurance companies doing business in Missouri.

### Taxation Section

This section determines the premium taxes due by insurance companies writing policies in Missouri. The tax rate is two percent of premiums written in Missouri. This section also determines surplus lines taxes due to the state for nonadmitted policies placed through brokers with surplus lines insurers or directly procured by insureds. The tax rate is five percent of premium for Missouri home state policies.

### Financial Examination Section

This section performs periodic examinations of insurance companies that are headquartered or incorporated in Missouri to determine if there are current or prospective risks that could threaten their ability to meet their policyholder obligations.



### LICENSED COMPANY COMPARISON

	TOTAL COMPANIES	PRIORITY COMPANIES	% PRIORITY
2021	2,066	186	9.00
2020	2,061	168	8.15



# INSURANCE

## CONSUMER AFFAIRS



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[consumeraffairs@insurance.mo.gov](mailto:consumeraffairs@insurance.mo.gov)

## Division Structure

### Consumer Services Section

The Consumer Services Section mediates complaints filed by consumers against insurance companies. Actions by the section can result in insurers paying higher claim amounts to policyholders, reversing denials of coverage or other steps consistent with state law or specific insurance policies.

Missouri law also provides for an external review of a medical claim when a consumer and their insurance company still disagree on coverage of a treatment or medical service under their health plan. External review is an additional level of review or appeal that a consumer can utilize to resolve disputes between the consumer and their insurance company over treatment. In Missouri, the review is done by an external "Independent Review Organization (IRO)," and is facilitated by the Insurance Consumer Affairs Division.

They educate consumers about insurance products through the department's [website](#), provide on-site assistance following major storms, and participate in outreach events throughout the state. Consumer Services also provides additional resources to individuals and employers to help them shop health care insurance options.

### Investigations Section

The Investigations Section handles complaints against insurance agents and agencies, bail bond agents, motor vehicle extended service contract sellers, and public adjusters.

To discipline an agent, the department, in most cases, must file a complaint with the Administrative Hearing Commission (a neutral, independent administrative tribunal), which determines whether there is cause for discipline. When cause is found, the department may suspend or revoke licenses, put a licensee on probation, order fines or order continuing education.

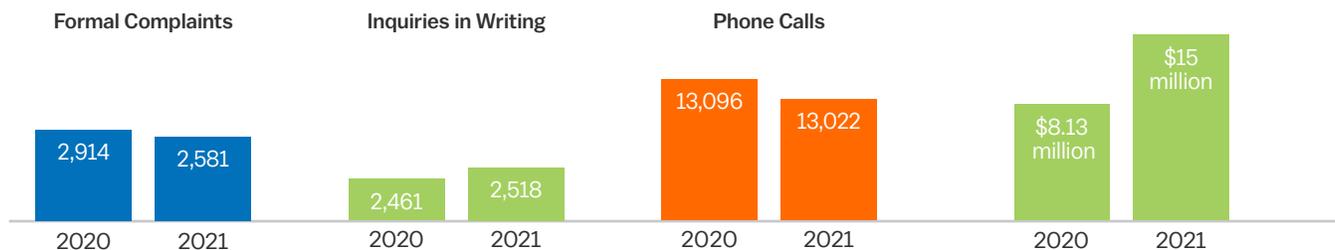
This section also investigates unlicensed activity and reviews agent license applications.

**Insurance  
Consumer Hotline  
800-726-7390**

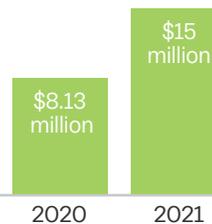
Consumers with questions can call the Insurance Consumer Hotline or visit:  
[insurance.mo.gov/consumers](http://insurance.mo.gov/consumers)



## COMPLAINTS, INQUIRIES, PHONE CALLS



## CONSUMER RECOVERIES



## AGENT DISCIPLINARY ACTIONS



## CONSUMER COMPLAINTS AND ENFORCEMENT ACTIONS

COMPLAINTS		ENFORCEMENT ACTIONS	
1. Accident & Health	29%	1. Failure to Timely File	
2. Agent Investigations	23%	2. Misstatement on Application	
3. Auto	21%	3. Demonstration Lack of Fitness or Trustworthiness	
4. Homeowners	15%	4. Criminal Record/History	

## CONSUMER SERVICES FILES CLOSED WITHIN 60 DAYS

	2020	2021
Total Files	1,967	1,941
Percent Closed within 60 days	84%	85%

## AGENT INVESTIGATIONS FILES CLOSED WITHIN 120 DAYS

	2020	2021
Total Files	933	638
Percent Closed within 120 days	72%	90%

## EXTERNAL REVIEW FILES\*

	2020	2021
Total #	119	89
# Overturned	33	38
Percent of Overturned IROs	28%	43%

\*Section 376.1387, RSMo grants the director the authority to resolve any grievance related to an adverse determination as to covered services appealed by an enrollee. The department suggests consumers utilize all appeals and grievance options available through their health insurance carrier prior to requesting an external review. If the consumer and the insurance company continue to disagree on coverage of a treatment or medical service under their health plan, the director facilitates the external review. The term overturned refers to the adverse determination being overturned and an order issued by the director ordering the insurer to pay for the previously denied treatment.



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## Division Structure

### Market Conduct Section

The Market Conduct Section delves deeply into the underwriting, rating, policyholder service, claim, operations practices and procedures of insurance companies suspected of violating Missouri laws. Violations found during examinations and investigations may result in restitution to policyholders, fines or both. Fines and penalties assessed by Market Conduct go to the Missouri State School Fund.



### Statistics Section

The Statistics Section collects information, maintains databases and publishes reports on the insurance markets in Missouri. With this information, the department aims to facilitate the flow of insurance market information for consumers, insurance companies and departmental staff and to monitor the availability and affordability of insurance coverage in Missouri.

### Annually Generate Statistics Reports

- Complaint Index Report
- Health Insurance Market Report
- Homeowners Insurance - Premium & Losses
- Legal Malpractice Report
- Market Share Report
- Medical Malpractice Report
- Mortgage Guaranty Insurance Report
- Product Liability Report
- Residential Earthquake Coverage In Missouri
- Supplement Data Reports for Property & Casualty and Life & Health



## Insurance Product Filings Section

This section is broken down into two units, one for Life & Health insurance products and one Property & Casualty insurance products.

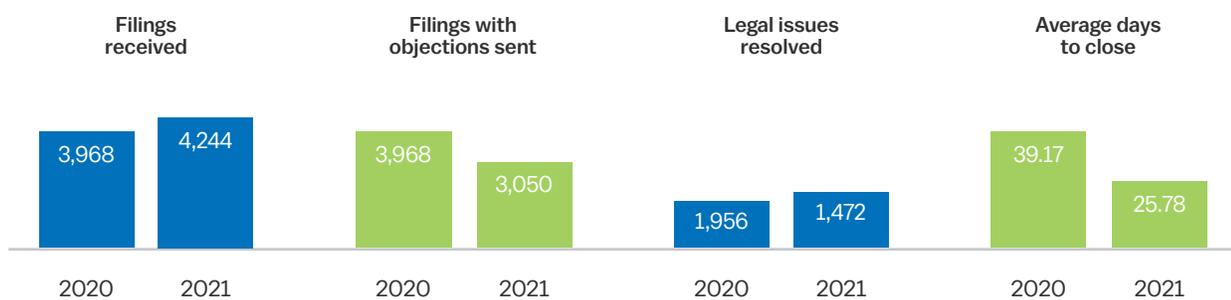
The Life & Health unit reviews and approves all life and health insurance policy forms sold to Missourians. The prior approval requirement extends to group and individual health policies, annuities, prepaid dental plans, HMOs and others. Medigap rates must be approved by the unit.

In addition, the Life and Health Section reviews health insurance rates.

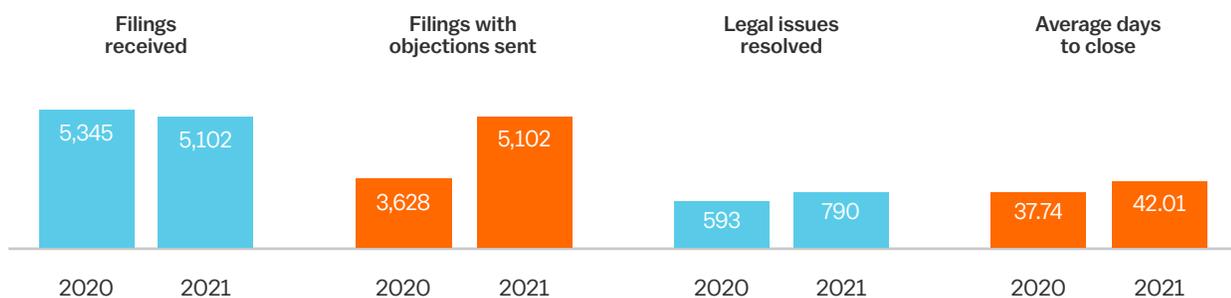
The Property & Casualty unit reviews policies and rates for auto, homeowners, title, workers' compensation, commercial property, credit, malpractice insurance and more.

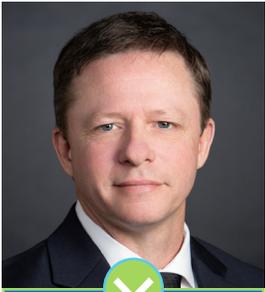
If DCI identifies potential violations in filings, insurance companies are notified and allowed the opportunity to correct the potential violation.

### LIFE & HEALTH PRODUCT FILINGS



### PROPERTY & CASUALTY PRODUCT FILINGS





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The Office of the Public Counsel (OPC) represents and protects the interests of the Missouri public in proceedings that come before the Public Service Commission (PSC) regarding electric, natural gas, water, wastewater, and steam heat services provided by investor-owned Missouri utilities. The OPC participates in rate setting proceedings, rulemakings, tariff changes, investigations, and other PSC proceedings to advocate on behalf of residential and business utility customers.

The OPC may also file complaints with the PSC against utility companies that the OPC believes are violating state law. If the OPC concludes that a PSC decision is unlawful or unreasonable, the OPC has the additional authority to appeal PSC orders to the Missouri Court of Appeals.

Missouri statutes also place the Missouri Office of the Property Rights Ombudsman within the OPC. The Property Rights Ombudsman provides guidance

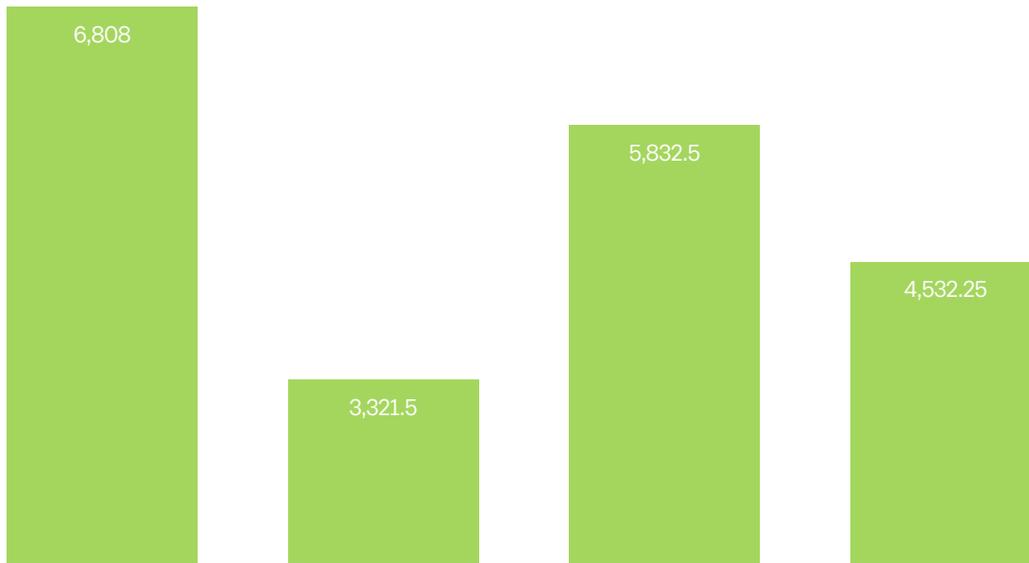
to Missouri property owners facing eminent domain issues such as property condemnation, though it does not supply any formal legal representation. In this role, the Ombudsman advises property owners of their rights, which typically occurs when a planned project such as utility line extension or a road expansion would require an entity to take private property.

The OPC represents the public by employing a small team of attorneys and subject matter experts in the areas of accountancy, engineering, economics, finance, and policy. These technical experts study the issues raised by cases that come before the PSC, and provide written recommendations to the PSC on issues regarding utility rates, service, and other matters.



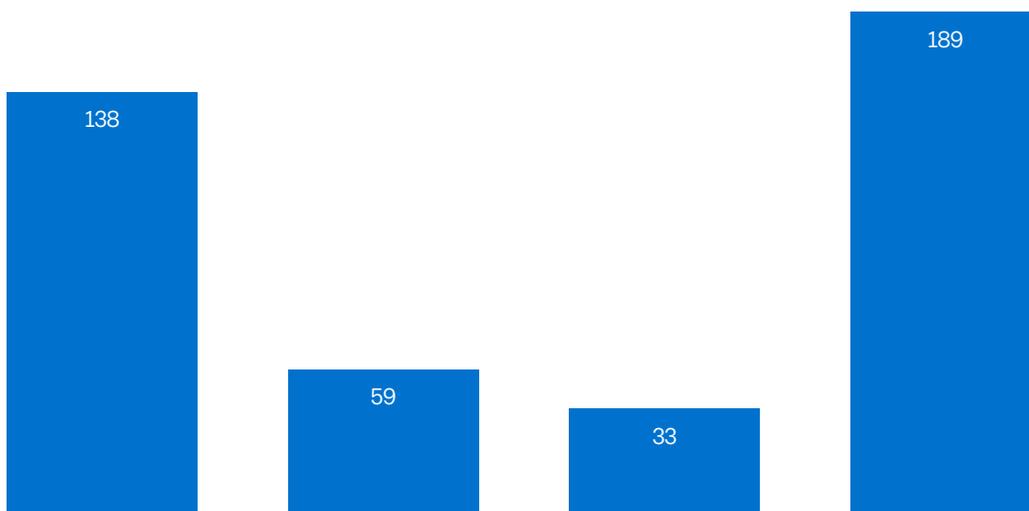
## OPC EMPLOYEES TOTAL HOURS WORKED - 2021 TOTAL

Electric Utilities      Water/Sewer Utilities      Natural Gas Utilities      Admin/Other



## TOTAL ACTIVE CASES BEFORE THE PSC - 2021 ANNUAL

Electric      Natural Gas      Water/Sewer      All Other





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## Division Structure

### Board licensing, discipline

Licensing and discipline are handled by 41 boards housed within the division. Boards review applications, issue licenses, and investigate and discipline licensed professionals and businesses. Of the division's board members, 202 are appointed by the governor with the consent of the state senate for terms established by statutes governing each board. The division director is responsible for appointing 37 board members. The division receives no general revenue and is fully funded by the fees paid by licensees.

The division's Administrative Unit includes the division director and provides assistance with human resources, budget, legislation, legal counsel, information technology, accounting, travel, and other functions to all boards.

Some boards have dedicated investigators and inspectors, while others use the division's Central Investigative Unit. These teams respond to complaints about licensees and inspect salons, barber shops, funeral establishments, tattoo establishments, massage therapy businesses and other facilities to check for compliance with state laws and regulations.

### Disciplinary procedures

To discipline a licensee, boards in most cases must file a complaint with the Administrative Hearing Commission (part of the Office of Administration), which determines whether there is cause for discipline. When cause is found, boards can suspend or revoke licenses, censure or reprimand a licensee or put them on probation.

Through education and discipline, the professional licensing boards emphasize compliance with the laws and regulations of each profession to protect the citizens of Missouri. As a result, licensees better understand the regulations governing their professions, provide improved service for Missourians and generate fewer consumer complaints.



Accountants and Accountancy Firms	22,773	Hearing Instrument Specialists	365
Acupuncturists	131	Interior Designers	104
Architects, Professional Engineers, Professional Land Surveyors & Professional Landscape Architects	29,434	Interpreters	924
Athlete Agents	62	Marital and Family Therapists	533
Athletics: Professional Boxers, Wrestlers and Mixed Martial Arts	2,828	Massage Therapists	6,977
Behavior Analysts	839	Nurses	140,227
Chiropractors	2,599	Occupational Therapists	6,266
Cosmetologists and Barbers	76,365	Optometrists	1,438
Professional Counselors	7,930	Pharmacists, Pharmacies and Pharmacy Technicians	40,876
Dentists and Dental Hygienists	19,756	Podiatrists	379
Dietitians	2,546	Private Investigators and Private Fire Investigators	896
Electrical Contractors	655	Psychologists	2,238
Embalmers and Funeral Directors	6,086	Real Estate Appraisers	2,631
Cemeteries (endowed care)	122	Real Estate Agents and Brokers	48,748
Geologists	828	Respiratory Care Practitioners	5,447
Healing Arts: Physicians and Surgeons Physician Assistants Physical Therapists and Assistants Speech Language Pathologists Clinical Audiologists Clinical Perfusionists Anesthesiologist Assistants Audiologists Athletic Trainers	54,256	Social Workers (clinical)	9,711
		Tattoo, Body Piercing and Branding Artists	2,330
		Veterinarians and Vet Technicians	5,863
		<b>TOTAL</b>	<b>503,163</b>



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## Division Structure

### Administration Division

The Administration Division is responsible for managing the Commission's human, fiscal and technical resources. The division has agency wide responsibilities with departments that are responsible for the annual budget, fiscal services and procurement, human resources and payroll. The human resources office includes a position dedicated to training, education and recruiting diverse and qualified job applicants. The PSC Legislative Director, the Public Policy and Outreach Department and the Consumer Services Department are also a part of the Administration Division.

### Director of Financial and Business Analysis Division

The Financial and Business Analysis Division provides expertise to the Commission in the areas of utility accounting, auditing, engineering, finance, management, natural gas procurement, service quality and customer experience. Staff members perform audits, examinations, analyses and reviews of the books and records of the utilities providing service in Missouri. This division is also responsible for investigating and responding to consumer complaints and making recommendations to the Commission regarding their resolution.

### Director of Industry Analysis Division

The Industry Analysis Division supports the Commission in meeting its statutory responsibilities by providing technical expertise in the following areas: safety and compliance inspections; utility rates, tariffs, rules and regulations; economic analysis; engineering oversight and investigations; and construction inspections. These departments accomplish their mission by making recommendations to the Commission in the form of expert testimony, formal recommendations and presentations.

### Staff Counsel Division

The Staff Counsel Division represents the PSC Staff in all matters related to the regulation of Missouri investor-owned natural gas, electric, water, sewer, steam and telecommunications utilities as well as manufactured housing. Its primary duties include assisting and advising the PSC Staff in the preparation and filing of evidence in legal proceedings, and preparing and presenting legal arguments before the Commission.



## General Counsel Division

The General Counsel is authorized by statute to represent the Commission in all actions and proceedings, whether arising under the Public Service Commission Law or otherwise. Attorneys in the General Counsel’s Office appear in state and federal trial and appellate courts on behalf of the Commission. When authorized by the Commission, the General Counsel seeks civil penalties from persons or companies that have violated the Public Service Commission Law or the Commission’s regulations or orders. The External Litigation Department manages and processes these cases. The Regulatory Analysis Department and the Adjudication Department also a part of the General Counsel Division.

The Adjudication Department is the Commission’s quasi-judicial component. Regulatory law judges within the Adjudication Department handle cases from their filing until their resolution. The judge assigned to a case presides over any hearing, rules on objections and motions, and drafts orders, as directed or delegated by the Commission.

## Secretary of the Commission / Chief Regulatory Law Judge

The Secretary of the Commission is statutorily responsible for the records of the Commission and, acting through the Data Center, manages, maintains and preserves the official case files, tariffs and other official documents of the Commission. The Secretary, again acting through the Data Center, receives all incoming pleadings and issues all Commission orders. The Chief Regulatory Law Judge oversees the operations of the Adjudication Department.

	CONSUMER COMPLAINTS RESOLVED BY CONSUMER SERVICES	CONSUMER SAVINGS FROM INFORMAL COMPLAINT RESOLUTIONS	INSPECTION ACTIVE PERSON DAYS BY SAFETY ENGINEERING
2021	<b>832</b>	<b>\$110,839</b>	<b>679</b>
2020	<b>830</b>	<b>\$102,812</b>	<b>681</b>



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